



1Q 26 Earnings Presentation

April 29, 2026

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This presentation, the related remarks, and the responses to various questions may contain various “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact but instead represent the Company’s expectations or beliefs concerning future events. Forward-looking statements include, without limitation, statements concerning financial outlook or future plans, objectives, goals, projections, strategies, events, or performance, and underlying assumptions and other statements related thereto. Words such as “may,” “will,” “should,” “likely,” “anticipates,” “expects,” “intends,” “plans,” “projects,” “believes,” “estimates,” “outlook,” and similar expressions may be used to identify these forward-looking statements. Such forward-looking statements speak only as of the date on which they were made and are about matters that are inherently subject to risks and uncertainties, many of which are outside of the control of the Company. As a result, actual performance and results may differ materially from those contemplated by these forward-looking statements. Therefore, investors should not place undue reliance on such statements.

Factors that could cause actual results or performance to differ from the expectations expressed or implied in forward-looking statements include, but are not limited to, the following: managing growth effectively, implementing the Company’s growth strategy, and opening new branches as planned; the Company’s convenience check strategy; the Company’s policies and procedures for underwriting, processing, and servicing loans; the Company’s ability to collect on its loan portfolio; the Company’s insurance operations; exposure to credit risk and repayment risk, which risks may increase in light of adverse or recessionary economic conditions; the implementation of evolving underwriting models and processes, including as to the effectiveness of the Company’s custom scorecards; changes in the competitive environment in which the Company operates or a decrease in the demand for its products; the geographic concentration of the Company’s loan portfolio; the failure of third-party service providers, including those providing information technology products; changes in economic conditions in the markets the Company serves, including levels of unemployment and bankruptcies; the ability to achieve successful acquisitions and strategic alliances; the ability to realize the anticipated benefits from our lending partnership with Column N.A.; the ability to make technological improvements as quickly as competitors; security breaches, cyber-attacks, failures in information systems, or fraudulent activity; the development and use of artificial intelligence; the ability to originate loans; reliance on information technology resources and providers, including the risk of prolonged system outages; changes in current revenue and expense trends, including trends affecting delinquencies and credit losses; any future public health crises, including the impact of such crisis on our operations and financial condition; changes in operating and administrative expenses; the departure, transition, or replacement of key personnel; the ability to timely and effectively implement, transition to, and maintain the necessary information technology systems, infrastructure, processes, and controls to support the Company’s operations and initiatives; changes in interest rates; existing sources of liquidity may become insufficient or access to these sources may become unexpectedly restricted; exposure to financial risk due to asset-backed securitization transactions; risks related to regulation and legal proceedings, including changes in laws or regulations or in the interpretation or enforcement of laws or regulations; changes in accounting standards, rules, and interpretations and the failure of related assumptions and estimates; the impact of changes in tax laws and guidance, including the timing and amount of revenues that may be recognized; risks related to the ownership of the Company’s common stock, including volatility in the market price of shares of the Company’s common stock; the timing and amount of future cash dividend payments; and anti-takeover provisions in the Company’s charter documents and applicable state law. The foregoing factors and others are discussed in greater detail in the Company’s filings with the SEC. The Company will not update or revise forward-looking statements to reflect events or circumstances after the date of this presentation or to reflect the occurrence of unanticipated events or the non-occurrence of anticipated events, whether as a result of new information, future developments, or otherwise, except as required by law.

This presentation contains certain non-GAAP measures. Please refer to the Appendix accompanying this presentation for a reconciliation of non-GAAP measures to the most comparable GAAP measures.

This presentation also contains certain financial terms and abbreviations. Please refer to the Appendix accompanying this presentation for a glossary of terms and abbreviations.

1Q 26 Highlights

Portfolio Trends



\$214MM ENR Growth YoY

Up 11.3% YoY

\$36MM Sequential ENR Liquidation

In line with seasonal norms

\$388MM Origination Volume

Down \$4MM, or 1.1% YoY

\$5.9MM ENR per Branch

Up 10.7% YoY

\$301MM Auto-Secured Portfolio

Up \$83MM, or 37.7% YoY

Operating Effectiveness



7.2% 30+ DQ %

Up 10 bps YoY

12.5% Net Credit Loss Rate

Up 10 bps YoY

12.2% Operating Expense Ratio

Historic best, 180 bps improvement YoY

84% Fixed-Rate Debt

WAC of 4.7%

\$516MM Unused Capacity

Substantial bandwidth to fund growth

Returns



\$1.18 Diluted Earnings Per Share

Up 68.6% YoY

12.2% ROE / 2.2% ROA

Up 430 bps YoY / Up 70 bps YoY

3.7% Dividend Yield

1Q 26 \$0.30 dividend per share

\$11MM Capital Return and \$3MM Increase in Stockholders' Equity

\$12MM Capital Generation ⁽¹⁾

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

1Q 26 Financial Highlights

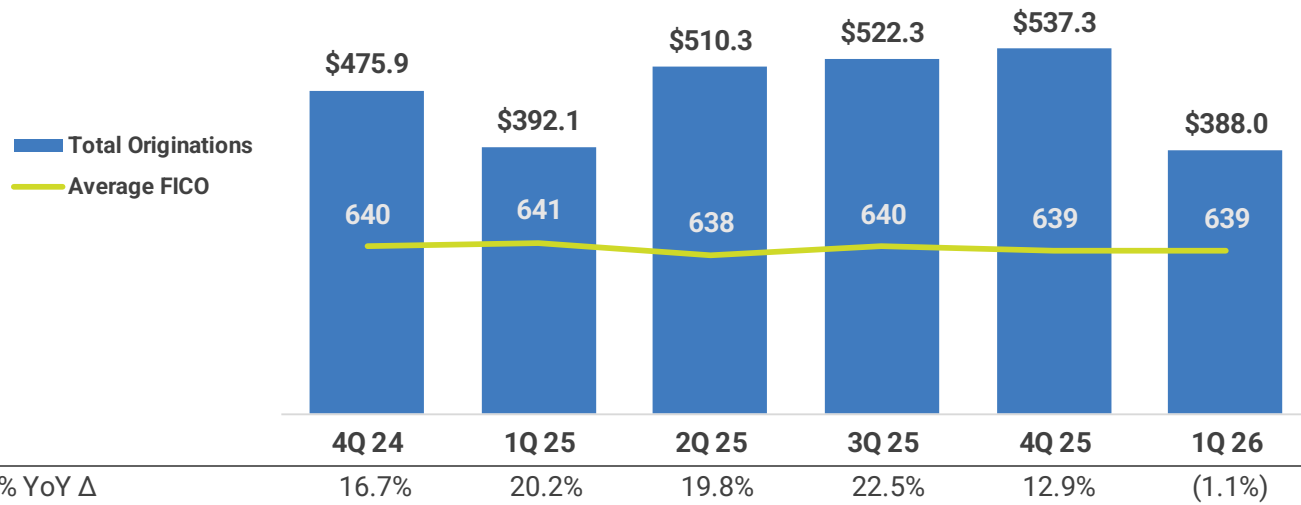
\$ in millions (except per share amounts)	1Q 26	1Q 25	\$ Chg B/(W)	% Chg B/(W)
Total revenue	\$ 167.3	\$ 153.0	\$ 14.3	9.4%
Provision for credit losses	64.9	58.0	(6.9)	(11.9%)
G&A expense	64.7	66.0	1.4	2.1%
Interest expense	22.9	19.8	(3.2)	(15.9%)
Income taxes	3.4	2.2	(1.3)	(59.4%)
Net income	\$ 11.4	\$ 7.0	\$ 4.4	62.7%
Diluted EPS	\$ 1.18	\$ 0.70	\$ 0.48	68.6%
Ending net finance receivables	\$ 2,104.0	\$ 1,890.4	\$ 213.7	11.3%
Average net finance receivables	\$ 2,123.5	\$ 1,889.1	\$ 234.4	12.4%
Operating expense ratio	12.2%	14.0%		
Return on assets	2.2%	1.5%		
Return on equity	12.2%	7.9%		

Significant improvement across key financial metrics:

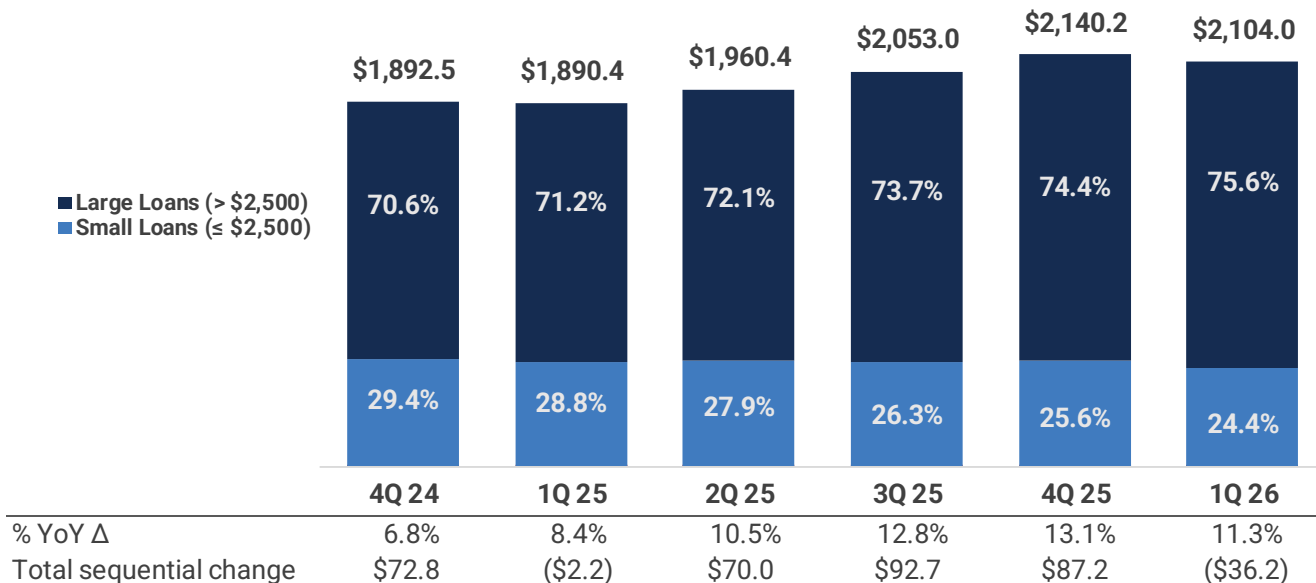
- Net income up \$4.4MM or 62.7% YoY
- ROE and ROA up 430 bps and 70 bps YoY, respectively
- Record first quarter total revenue of \$167.3MM, growing 9.4% YoY
- All-time best operating expense ratio of 12.2%, YoY improvement of 180 bps

Responsible Portfolio Growth

Quarterly Origination Trend (\$ in millions)



Portfolio Growth Trend (\$ in millions)

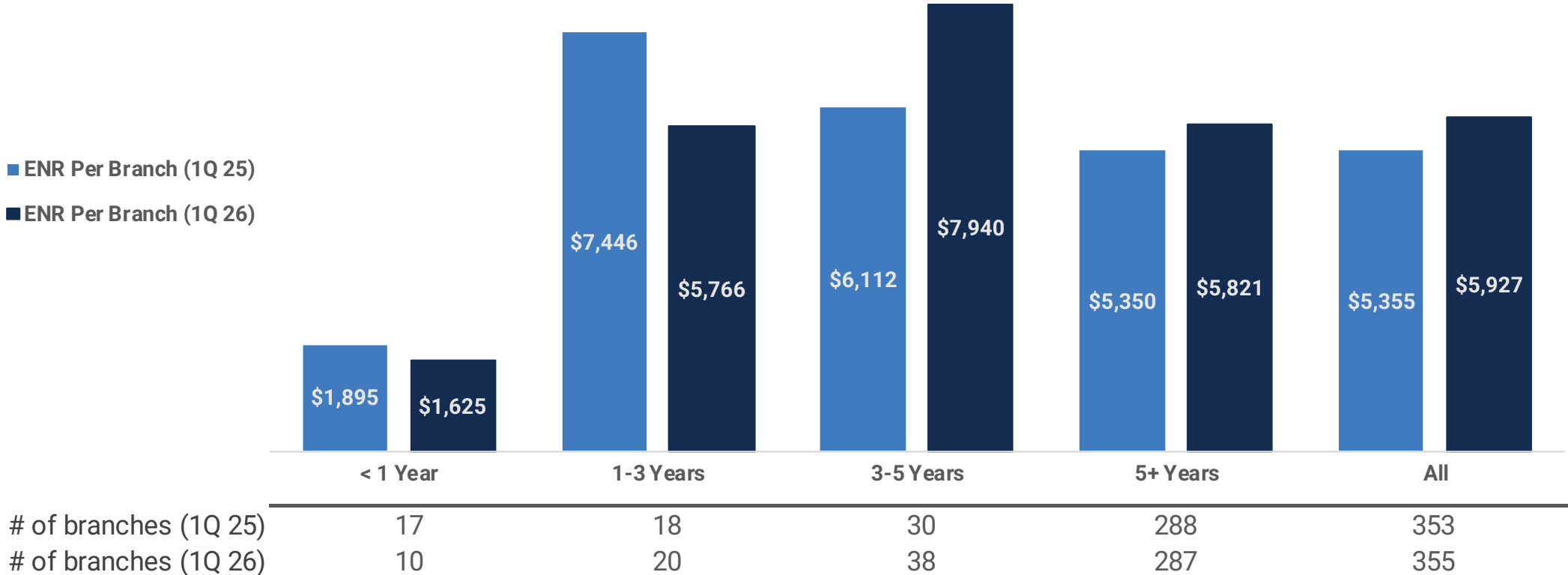


- Total originations down 1.1% from 1Q 25 due to a stronger tax refund season and disciplined underwriting
- Average FICO relatively consistent YoY and over the last several quarters
- Achieved 11.3% YoY portfolio growth from large loans including high-quality auto-secured loans and new branch openings
 - Auto-secured product portfolio grew \$82.6MM to 14.3% of the total portfolio, compared to 11.6% in the prior-year period
 - New branches opened since 1Q 25 have generated \$16.2MM, or 7.6%, of total YoY portfolio growth

Increased ENR Per Branch is Driving Efficiency

- 10 new branches opened since 1Q 25 have generated \$16.2MM, or 7.6%, of the \$213.7MM YoY portfolio growth
- Same store receivables grew 10.7% YoY, outpacing 1Q 25 YoY growth of 6.5%

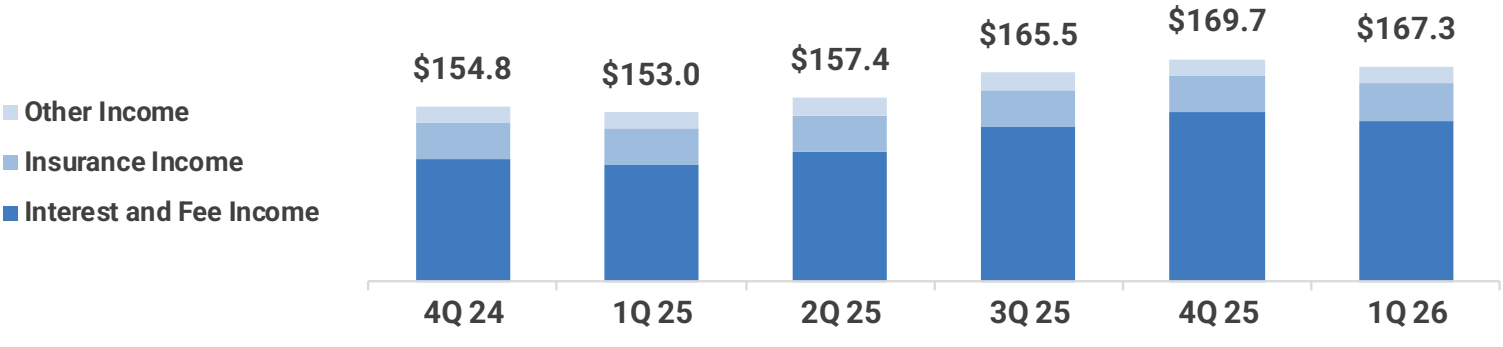
ENR Per Branch (\$ in thousands)



Note: ENR per branch in the age cohorts less than 5+ years may fluctuate period-over-period due to differences in average branch maturity within each cohort and the timing of new branch openings.

Revenue Up 9.4% on Receivable Growth

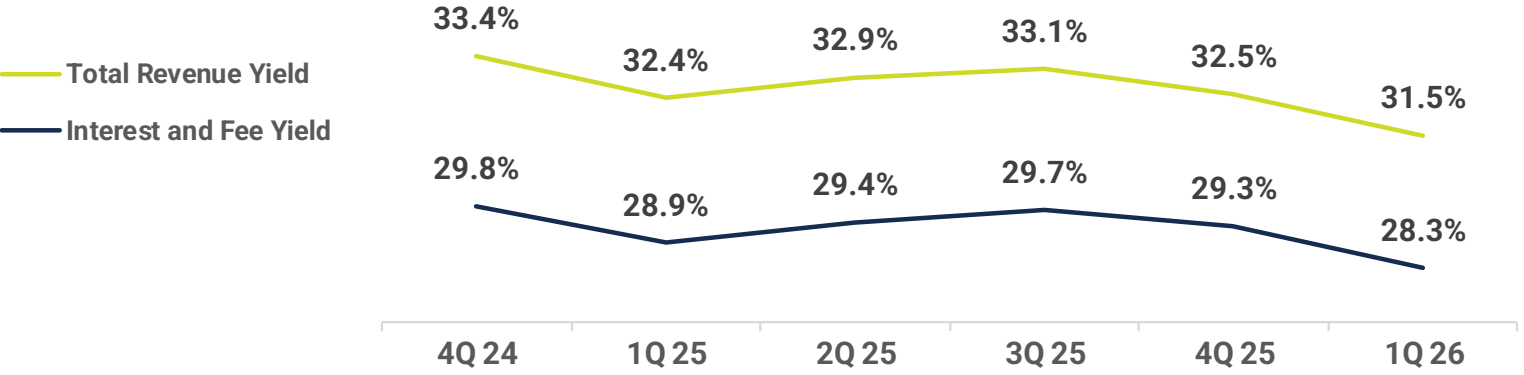
Total Revenue (\$ in millions)



	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Sequential Δ	5.8%	(1.2%)	2.9%	5.1%	2.5%	(1.4%)
YoY Δ	9.3%	6.0%	10.1%	13.1%	9.6%	9.4%

- Record total revenue for a first quarter of \$167.3MM
 - Revenue grew 9.4% YoY due to higher ANR of \$234MM
- Total revenue yield down 90 bps YoY primarily due to mix shift to larger loans

Total Revenue and Interest & Fee Yields

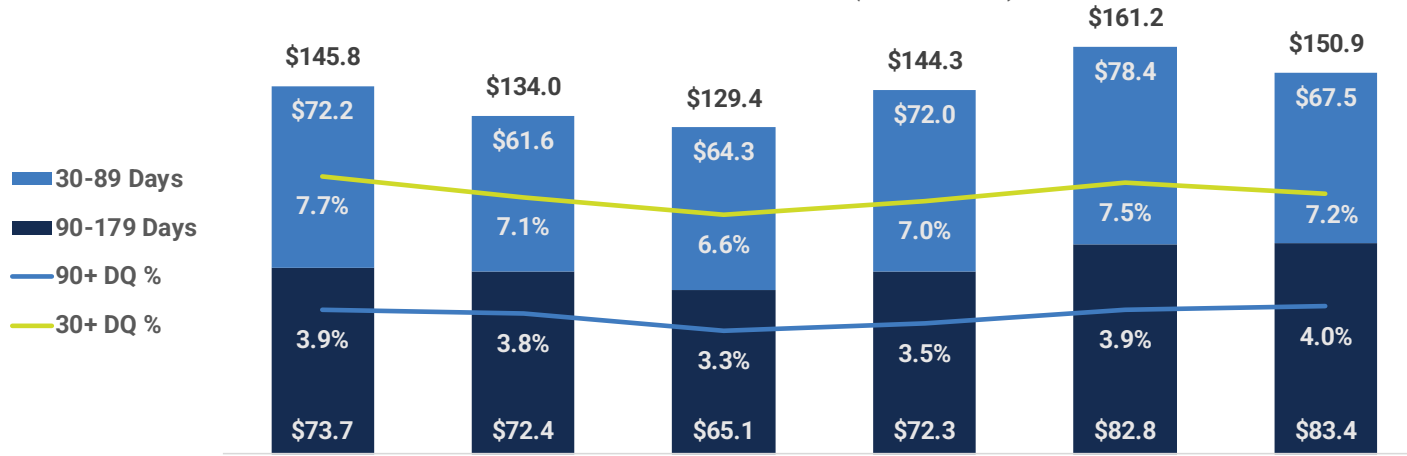


	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Total revenue sequential Δ	0.8%	(1.0%)	0.5%	0.2%	(0.6%)	(1.0%)
Total revenue YoY Δ	1.1%	(0.4%)	0.2%	0.5%	(0.9%)	(0.9%)
Hurricane impact (1)	0.2%	0.1%	0.1%			

(1) The favorable impact from 3Q 24 hurricane activity on total revenue yield

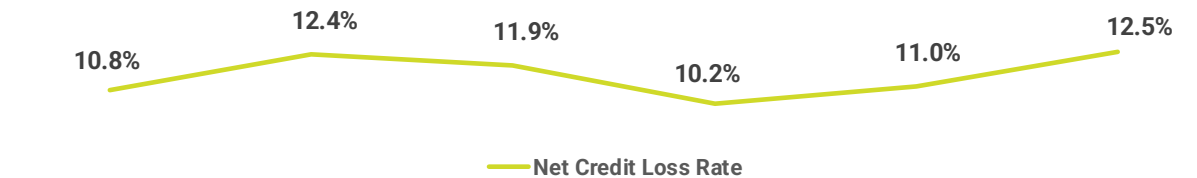
Recent Credit Trends

30+ & 90+ DQ% (\$ in millions)



30+ DQ %	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Sequential Δ	0.8%	(0.6%)	(0.5%)	0.4%	0.5%	(0.3%)
YoY Δ	0.8%	-	(0.3%)	0.1%	(0.2%)	0.1%
90+ DQ %	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Sequential Δ	0.4%	(0.1%)	(0.5%)	0.2%	0.4%	0.1%
YoY Δ	0.7%	(0.1%)	(0.1%)	-	-	0.2%

Net Credit Loss Rates



	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Sequential Δ	0.2%	1.6%	(0.5%)	(1.7%)	0.8%	1.5%
YoY Δ	(4.3%)	1.8%	(0.8%)	(0.4%)	0.2%	0.1%
Hurricane Impact (1)	(0.5%)		0.4%			

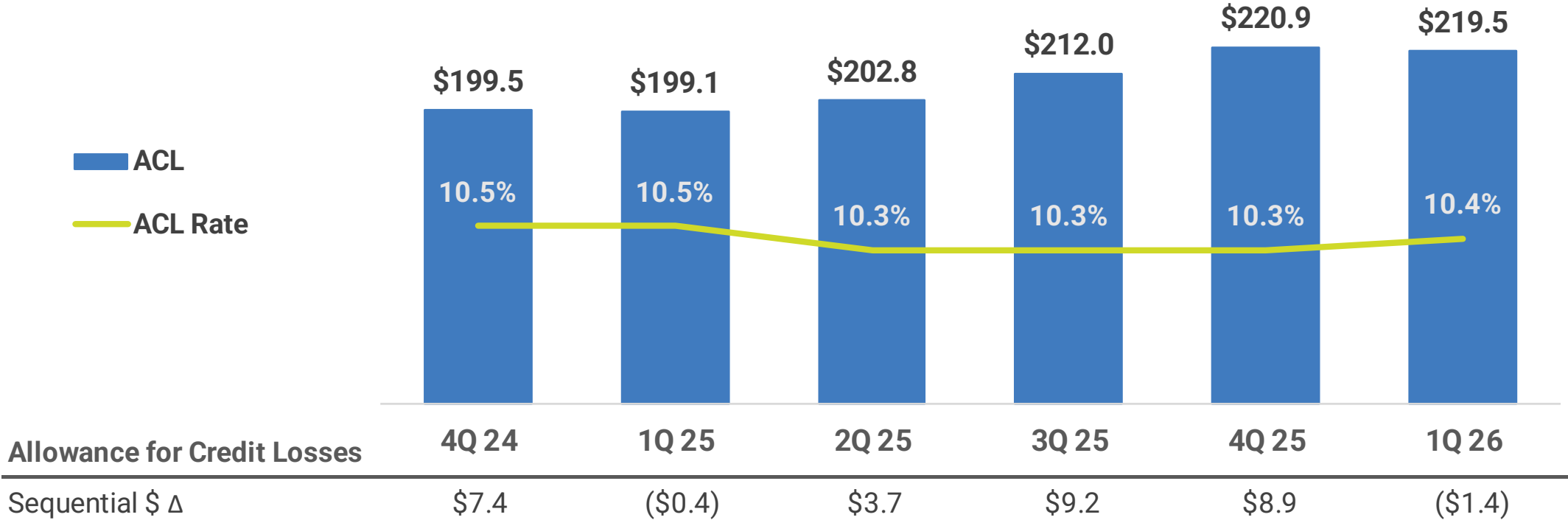
- 1Q 26 delinquency of 7.2% and net credit loss rate of 12.5% both increased 10 bps YoY
 - Both inclusive of 10 bps impact from higher liquidation in 1Q 26 compared to 1Q 25
- 30+ days past due of \$150.9MM compares favorably to the allowance for credit losses of \$219.5MM as of 1Q 26

(1) The favorable impact on the net credit loss rate in 4Q 24 from 3Q 24 hurricane activity, and the unfavorable impact to 2Q 25

Reserves For Credit Losses

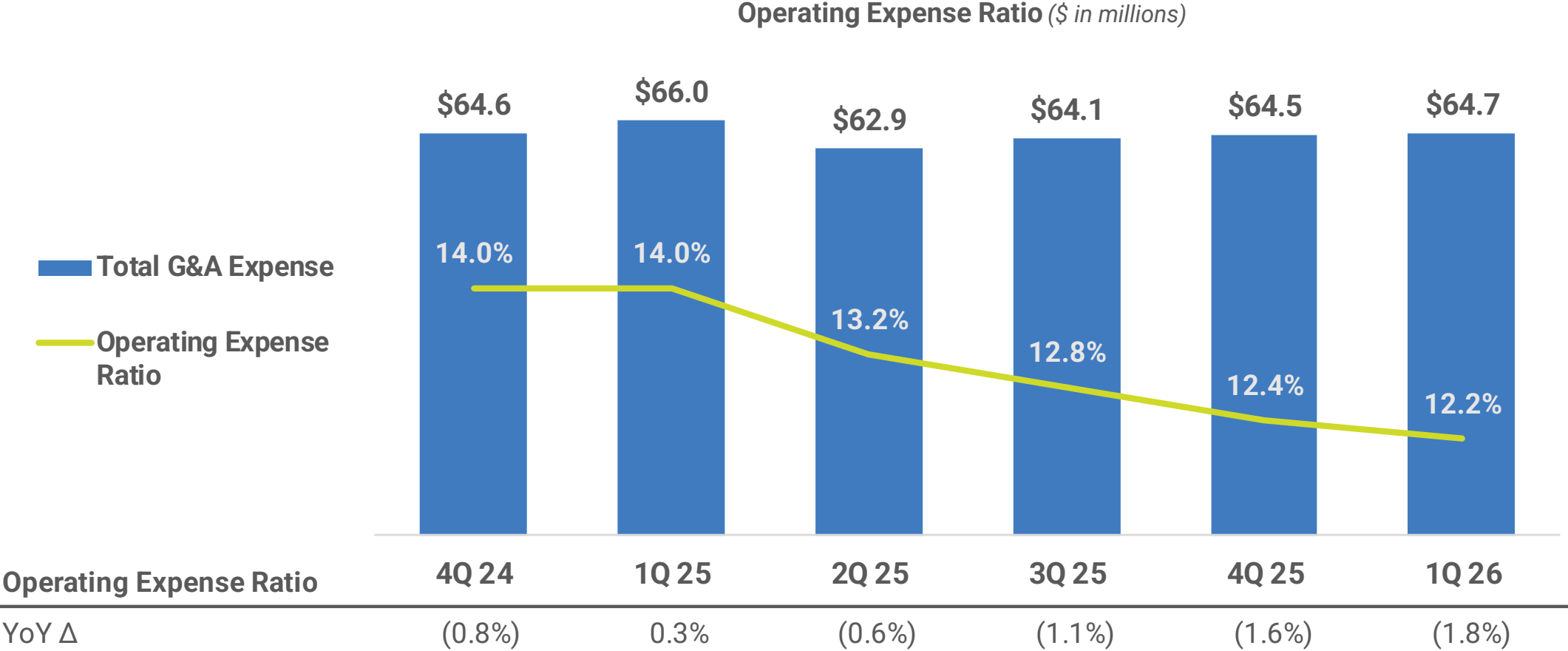
- ACL declined \$1.4MM in 1Q 26, driven by portfolio liquidation, partially offset by a 10 bps sequential increase in the ACL rate to 10.4%. The increase in the ACL rate reflects updates to macroeconomic assumptions.
- The Company is required to reserve for expected lifetime credit losses at the origination of each loan, while the revenue benefits are recognized over the life of the loan.

Allowance for Credit Losses (\$ in millions)



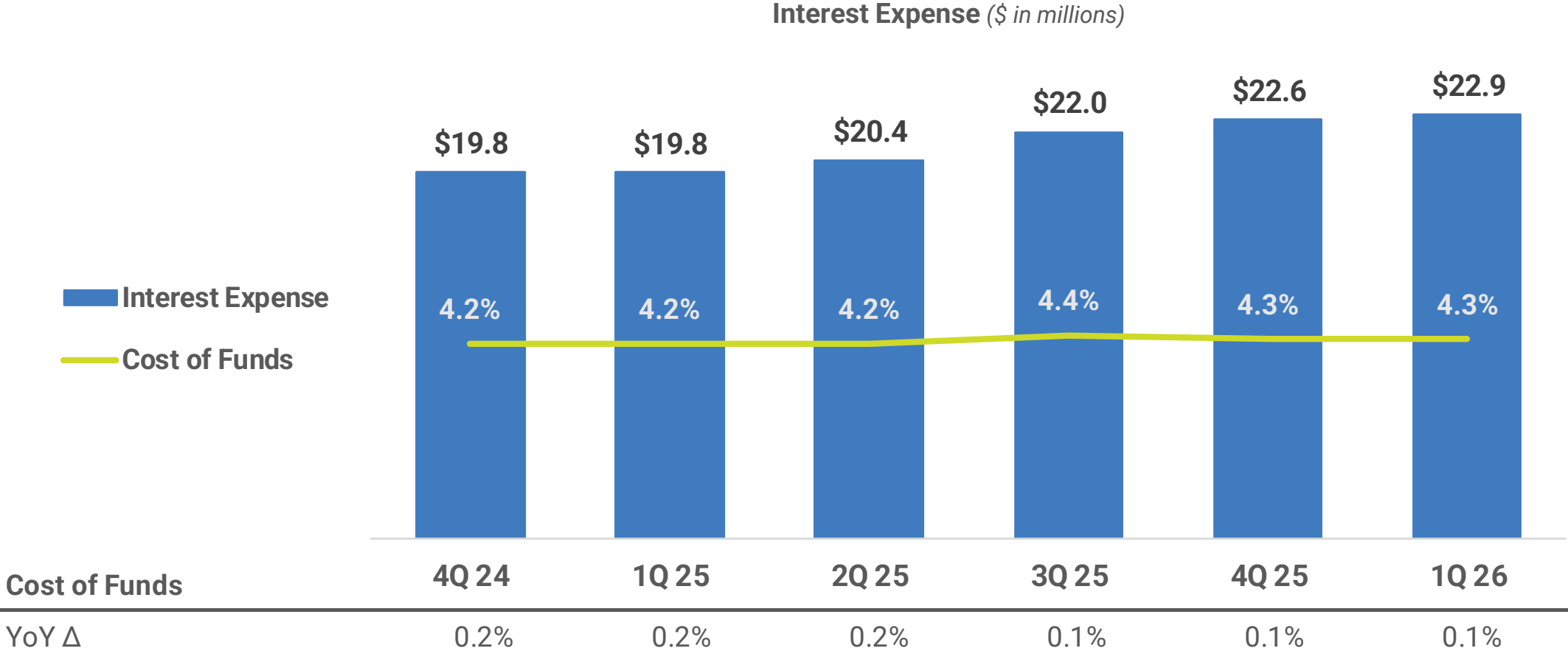
Improving Operating Leverage While Investing in Our Business

- All-time best operating expense ratio of 12.2% improved 180 bps YoY, despite investment in technology, digital capabilities, and growth, including 10 new branches opened since 1Q 25
- Achieved strong YoY revenue growth of 9.4%, or \$14.3MM, while G&A expenses improved \$1.4MM



Cost of Funds

- Cost of funds increased 10 bps YoY due to increased average debt and the maturation of lower-cost, fixed-rate debt



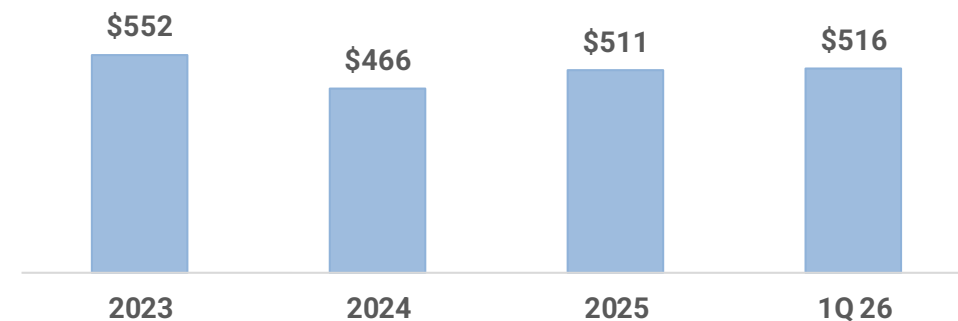
Strong Funding Profile

- Total unused capacity was \$516MM (subject to borrowing base) as of March 31, 2026
- Available liquidity of \$136MM as of March 31, 2026
- Fixed-rate debt represented 84% of total debt as of March 31, 2026, with WAC of 4.7%

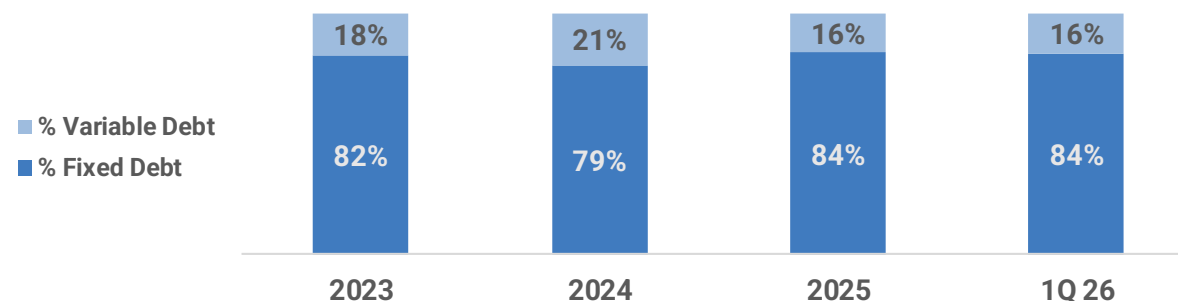
Securitizations as of March 31, 2026 (\$ in millions)

Transaction Period	Debt Balance	Revolving Maturity	Maturity Date	WAC
3Q 21	\$200	Jul 2026	Aug 2033	2.3%
4Q 21	\$125	Sep 2026	Oct 2033	3.9%
1Q 22	\$73	Feb 2025	Mar 2032	4.8%
2Q 24	\$188	May 2027	Jul 2036	6.2%
4Q 24	\$251	Nov 2026	Dec 2033	5.3%
1Q 25	\$266	Mar 2027	Apr 2034	5.3%
4Q 25	\$253	Oct 2027	Nov 2037	4.8%

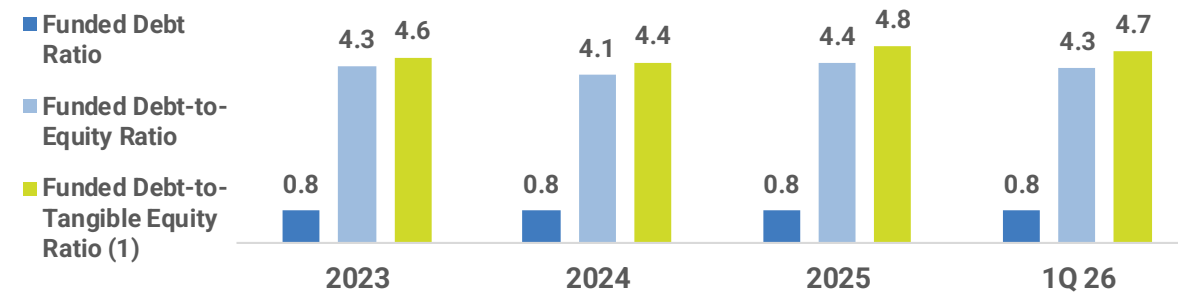
Unused Capacity (\$ in millions)



Fixed vs. Variable Debt



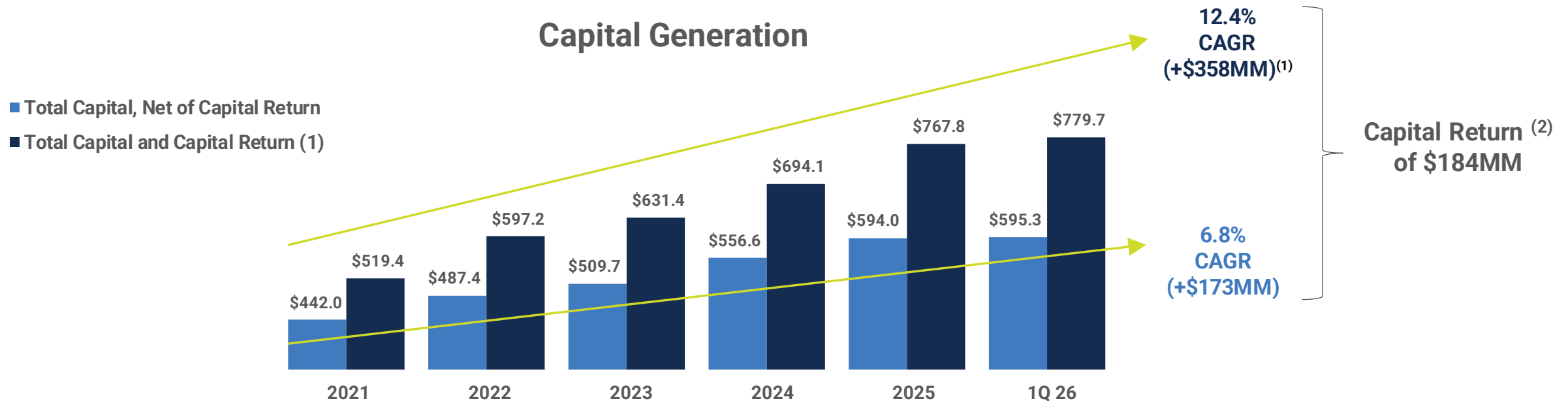
Funded Debt Ratios



Cost of funds	2023	2024	2025	1Q 26
	3.9%	4.2%	4.3%	4.3%

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

Excess Capital Consistently Returned to Stockholders



Capital Performance Since Year-End 2020 ⁽²⁾

- \$173MM total capital increase
- \$184MM returned to stockholders
- \$358MM ⁽¹⁾ capital generated at 12.4% CAGR
- 21.0% ratio of capital generation to average stockholders' equity ⁽¹⁾

Proven Track Record

- Proven track record of excess capital generation
 - Returning capital to stockholders
 - Reinvesting to drive sustainable, long-term profitable growth
- Significant capital generated even during recent periods of high inflation

(1) This is a non-GAAP measure. Refer to the Appendix for a reconciliation to the most comparable GAAP measure.

(2) Cumulative change since year-end 2020 through the period ended 1Q 26.

2026 Earnings Drivers

Target net income growth of 20-25% and ENR growth of 10% year over year, consistent with previous guidance

	1Q 26 Results	2Q – 4Q 2026 Outlook		
		2Q 26	3Q 26	4Q 26
Originations & Loan Growth	Liquidation of \$36MM <i>Soft loan demand and higher payment/payoff activity from tax refunds</i>	Growth \$60 - \$75MM	Growth \$75 - \$90MM	Growth \$70 - \$85MM
		<i>Loan demand rebounds in 2Q, strengthens in 3Q, and remains strong in 4Q driven by holiday demand</i>		
CECL Provision Reserve Impact	Release of \$1.4MM <i>Seasonal decline in portfolio liquidation drives a reserve release</i>	Build \$6.3 - \$7.8MM	Build \$7.8 - \$9.4MM	Build \$7.3 - \$8.9MM
		<i>Reserve builds aligned with portfolio growth</i>		
Net Credit Losses	Net Credit Loss Rate – 12.5% <i>Elevated in 1Q, consistent with seasonal trends</i>	Net Credit Loss Rate ~12.0%	Net Credit Loss Rate ~10.0%	Net Credit Loss Rate ~10.5%
		<i>Credit performance improves in 2Q, reaches seasonal low in 3Q, normalizes in 4Q</i>		
Strategic Initiatives	No Material Impact	No Material Impact	Net Income Benefit \$1.5 - \$2.0MM	Net Income Benefit \$3.5 - \$4.0MM
		<i>Strategic initiatives economics are included in our full year net income guidance</i>		

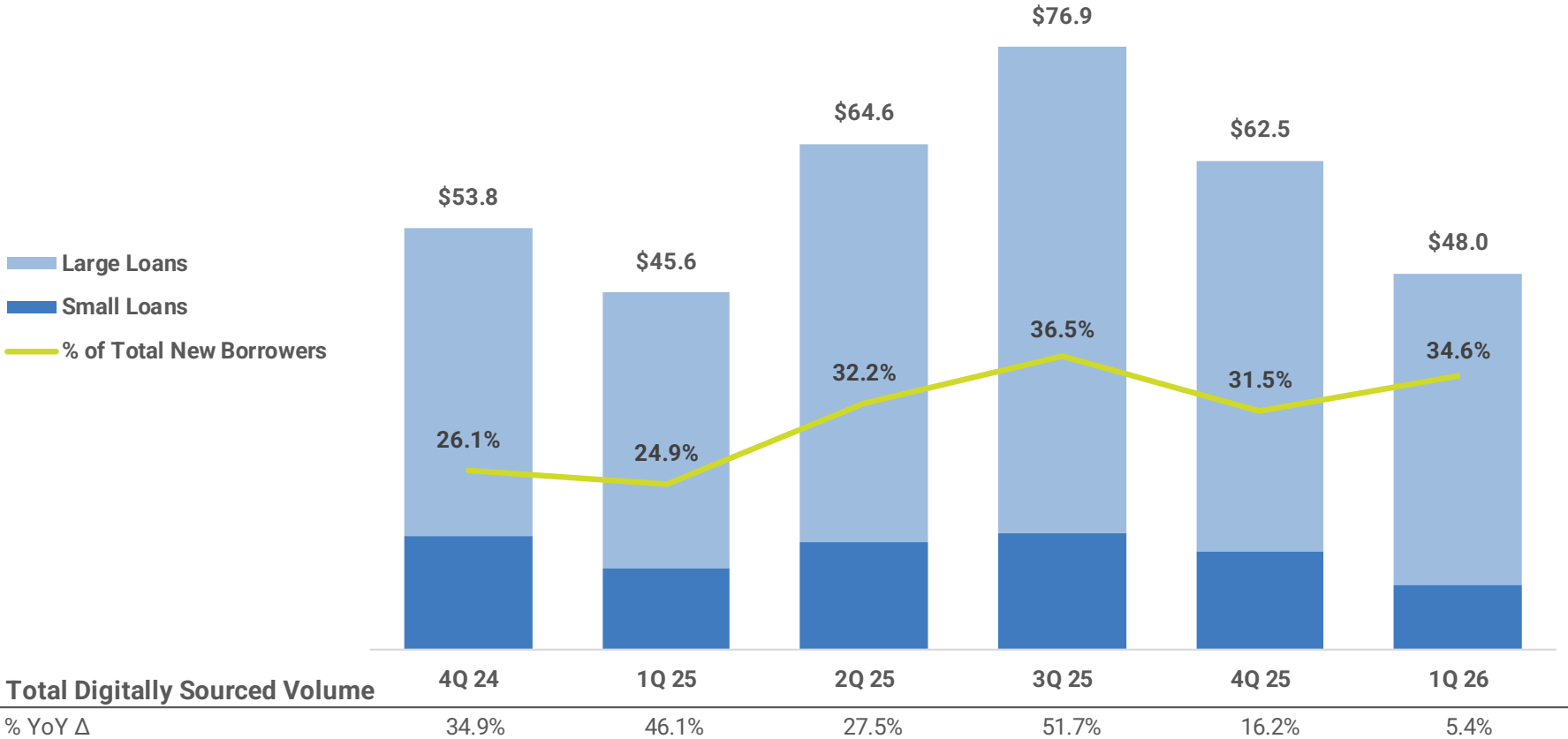
Note: Ranges reflect current expectations and are subject to change based on geopolitical and macroeconomic conditions that may affect loan demand and resulting economics.

Appendix

Digitally Sourced Originations

- Digitally sourced origination volume increase YoY driven by geographic expansion and our auto-secured product
- Digitally sourced origination volume represented 34.6% of total new borrower volume
- Large loans (inclusive of auto-secured) represented 81.8% of new borrower digitally sourced loans booked in 1Q 26

Digitally Sourced Origination Volume (\$ in millions)



Consolidated Income Statements

\$ in thousands	1Q 26	1Q 25	2025	2024	2023	2022
Revenue						
Interest and fee income	\$ 150,296	\$ 136,553	\$ 578,949	\$ 528,894	\$ 489,698	\$ 450,854
Insurance income, net	11,810	11,297	45,573	40,695	44,529	43,502
Other income	5,184	5,117	21,076	18,914	17,172	12,831
Total revenue	167,290	152,967	645,598	588,503	551,399	507,187
Expenses						
Provision for credit losses	64,868	57,992	245,432	212,200	220,034	185,115
Personnel	39,342	41,142	159,637	153,789	156,872	141,243
Occupancy	7,479	6,906	28,204	25,823	25,029	23,809
Marketing	4,181	5,406	18,551	19,006	15,774	15,378
Other	13,662	12,589	51,183	49,080	45,444	42,098
Total general and administrative	64,664	66,043	257,575	247,698	243,119	222,528
Interest expense	22,923	19,771	84,814	74,530	67,463	34,223
Income before income taxes	14,835	9,161	57,777	54,075	20,783	65,321
Income taxes	3,434	2,154	13,365	12,848	4,825	14,097
Net income	\$ 11,401	\$ 7,007	\$ 44,412	\$ 41,227	\$ 15,958	\$ 51,224

Consolidated Balance Sheets

\$ in thousands	1Q 26	1Q 25	2025	2024	2023	2022
Cash	\$ 4,859	\$ 4,158	\$ 3,823	\$ 3,951	\$ 4,509	\$ 3,873
Net finance receivables	2,104,001	1,890,351	2,140,199	1,892,535	1,771,410	1,699,393
Unearned insurance premiums	(51,044)	(47,107)	(52,896)	(48,068)	(47,892)	(51,008)
Allowance for credit losses	(219,500)	(199,100)	(220,900)	(199,500)	(187,400)	(178,800)
Net finance receivables, less unearned insurance premiums and allowance for credit losses	1,833,457	1,644,144	1,866,403	1,644,967	1,536,118	1,469,585
Restricted cash	98,364	122,312	94,174	131,684	124,164	127,926
Lease assets	44,174	40,699	43,828	38,442	34,303	34,521
Intangible assets	33,172	26,750	31,781	24,524	15,846	12,122
Restricted available-for-sale investments	24,390	21,687	24,211	21,712	22,740	20,416
Property and equipment	12,980	13,635	13,156	13,677	13,787	14,526
Deferred tax assets, net	-	9,421	-	9,286	13,641	13,810
Other assets	21,354	17,877	26,554	20,866	29,419	28,208
Total assets	\$ 2,072,750	\$ 1,900,683	\$ 2,103,930	\$ 1,909,109	\$ 1,794,527	\$ 1,724,987
Debt	\$ 1,621,398	\$ 1,477,860	\$ 1,650,764	\$ 1,478,336	\$ 1,399,814	\$ 1,355,359
Unamortized debt issuance costs	(7,048)	(7,924)	(8,591)	(6,338)	(4,578)	(9,512)
Net debt	1,614,350	1,469,936	1,642,173	1,471,998	1,395,236	1,345,847
Lease liabilities	46,324	42,788	45,968	40,579	36,576	36,712
Deferred tax liabilities, net	3,883	-	3,345	-	-	-
Accounts payable and accrued expenses	32,344	30,083	39,352	39,454	40,442	33,795
Total liabilities	1,696,901	1,542,807	1,730,838	1,552,031	1,472,254	1,416,354
Common stock	1,516	1,519	1,517	1,492	1,457	1,433
Additional paid-in capital	140,555	134,206	138,666	130,725	121,752	112,384
Retained earnings	419,197	382,532	410,721	378,482	349,579	345,545
Accumulated other comprehensive income (loss)	(31)	(171)	(2)	62	(372)	(586)
Treasury stock	(185,388)	(160,210)	(177,810)	(153,683)	(150,143)	(150,143)
Total stockholders' equity	375,849	357,876	373,092	357,078	322,273	308,633
Total liabilities and stockholders' equity	\$ 2,072,750	\$ 1,900,683	\$ 2,103,930	\$ 1,909,109	\$ 1,794,527	\$ 1,724,987

Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles (“GAAP”), this presentation contains certain non-GAAP financial measures. The Company’s management utilizes non-GAAP measures as additional metrics to aid in, and enhance, its understanding of the Company’s financial results. The Company believes that these non-GAAP measures provide useful information by excluding certain material items that may not be indicative of our operating results. As a result, the Company believes that the non-GAAP measures that it has presented will aid in the evaluation of the operating performance of the business.

Total capital and capital return, capital generation, and capital generation as a % of average stockholders' equity are non-GAAP measures to include stock repurchases and dividends returned to stockholders with total capital. Management uses these measures to evaluate the Company's ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses. The Company also believes that these capital and absorption measures provide useful information to users of the Company’s financial statements in the evaluation of its ability to generate capital to return to stockholders, reinvest in strategic initiatives, and evaluate its capacity to absorb losses.

Tangible equity and the funded debt-to-tangible equity ratio are non-GAAP measures that adjust GAAP measures to exclude intangible assets. Management uses these equity measures to evaluate and manage the Company’s capital and leverage position. The Company also believes that these equity measures are commonly used in the financial services industry and provide useful information to users of the Company’s financial statements in the evaluation of its capital and leverage position.

The Company believes that the aforementioned non-GAAP measures will aid users of its financial statements in the evaluation of its operating performance. This non-GAAP financial information should be considered in addition to, not as a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. In addition, the Company’s non-GAAP measures may not be comparable to similarly titled non-GAAP measures of other companies. The following tables provide reconciliations of GAAP measures to non-GAAP measures.

Non-GAAP Financial Measures (Cont'd)

\$ in millions	2021	2022	2023	2024	2025	1Q 26	Cumulative ⁽¹⁾
Capital and cumulative capital return:							
Stockholders' equity	\$ 282.7	\$ 308.6	\$ 322.3	\$ 357.1	\$ 373.1	\$ 375.8	\$ 103.7
Allowance for credit losses	159.3	178.8	187.4	199.5	220.9	219.5	69.5
Total capital	\$ 442.0	\$ 487.4	\$ 509.7	\$ 556.6	\$ 594.0	\$ 595.3	\$ 173.2
Dividends to stockholders	\$ 9.9	\$ 11.8	\$ 11.9	\$ 12.3	\$ 12.2	\$ 2.9	\$ 61.1
Stock repurchased	67.4	20.6	-	3.5	24.1	7.6	123.3
Cumulative capital return	\$ 77.4	\$ 109.8	\$ 121.7	\$ 137.6	\$ 173.9	\$ 184.4	\$ 184.4
Total capital and cumulative capital return (non-GAAP)	\$ 519.4	\$ 597.2	\$ 631.4	\$ 694.1	\$ 767.8	\$ 779.7	\$ 357.6
Capital generation:							
Change in total capital	\$ 19.9	\$ 45.4	\$ 22.2	\$ 46.9	\$ 37.4	\$ 1.4	\$ 173.2
Capital return	77.4	32.4	11.9	15.9	36.3	10.5	184.4
Capital generation (non-GAAP)	\$ 97.3	\$ 77.8	\$ 34.2	\$ 62.8	\$ 73.7	\$ 11.9	\$ 357.6
÷ Average stockholders' equity (ASE)	280.8	301.4	321.1	344.6	363.8	373.9	325.0
÷ Years included in average	1.00	1.00	1.00	1.00	1.00	0.25	5.25
Change in total capital as a % of ASE	7.1%	15.1%	6.9%	13.6%	10.3%	1.5%	10.2%
Capital return as a % of ASE	27.6%	10.7%	3.7%	4.6%	10.0%	11.2%	10.8%
Capital generation as % of ASE (non-GAAP)	34.7%	25.8%	10.6%	18.2%	20.3%	12.7%	21.0%

(1) Cumulative change since year-end 2020 through the period ended 1Q 26

Non-GAAP Financial Measures (Cont'd)

\$ in thousands	1Q 26	2025	2024	2023	2022
Debt	\$ 1,621,398	\$ 1,650,764	\$ 1,478,336	\$ 1,399,814	\$ 1,355,359
Total stockholders' equity	375,849	373,092	357,078	322,273	308,633
Less: intangible assets	33,172	31,781	24,524	15,846	12,122
Tangible equity (non-GAAP)	\$ 342,677	\$ 341,311	\$ 332,554	\$ 306,427	\$ 296,511
Funded debt-to-equity ratio	4.3	4.4	4.1	4.3	4.4
Funded debt-to-tangible equity ratio (non-GAAP)	4.7	4.8	4.4	4.6	4.6

Glossary

- ACL – Allowance for Credit Losses
- Allowance for credit loss rate (ACL rate) – allowance for credit losses as a percentage of ending net finance receivables
- ANR – average net finance receivables
- Average FICO – loan-volume-weighted average FICO score at time of origination
- Bps – basis points
- Capital generation – the year-to-date change in total capital and capital return from the prior year-end
- Cost of funds – annualized interest expense as a percentage of average net finance receivables
- Cumulative capital return – dividend and common stock repurchase activity that has occurred since December 31, 2019
- Debt balance – the balance for each respective debt agreement, composed of principal balance and accrued interest
- Dividend yield – annualized dividends per share divided by the closing share price as of the last day of the quarter
- Delinquency rate (DQ %) – delinquent loans outstanding as a percentage of ending net finance receivables
- ENR – ending net finance receivables
- Funded debt ratio – total debt divided by total assets
- Interest and fee yield – annualized interest and fee income as a percentage of average net finance receivables
- Net credit loss rate – annualized net credit losses as a percentage of average net finance receivables
- Operating expense ratio – annualized general and administrative expenses as a percentage of average net finance receivables
- Originations – Represents the principal balance of loan originations, refinancings, and purchases
- Return on assets (ROA) – annualized net income as a percentage of average total assets
- Return on equity (ROE) – annualized net income as a percentage of average stockholders' equity
- Same store – comparison of branches with a comparable branch base; the comparable branch base includes those branches open for at least 1 year
- Total capital – stockholders' equity plus allowance for credit losses
- Total revenue yield – annualized total revenue as a percentage of average net finance receivables
- WAC – weighted-average coupon
- YoY – year-over-year



RM

LISTED

NYSE